WHAT IS CLAIMED IS:

1.   An information processing apparatus for processing information concerning electronic commerce in which a customer receiving services offered by a service provider obtains points in accordance with the amount of money having been paid to said service provider, said information processing apparatus comprising:

first communication controlling means for controlling data communication with another information processing apparatus via a first network;

first recording means for recording information on a plurality of the service providers and information on a plurality of the customers receiving services from said plurality of service providers;

second communication controlling means for controlling data communication with a financial institution information processing apparatus via a second network;

payment computing means for computing an amount of money to be refunded to said customer in accordance with the number of the points said customer owns; and

signal generating means for generating a signal that requests said financial institution information processing apparatus having an account of said customer to transfer a predetermined amount of money to the account of said

customer, wherein:

said first communication controlling means controls communication in which a signal corresponding to the amount of money computed by said payment computing means is sent to an information processing apparatus owned by said customer and a signal corresponding to a desired amount of transfer money is received from the information processing apparatus owned by said customer; and

said second communication controlling means controls communication in which the signal generated by said signal generating means is sent to said financial institution information processing apparatus and a signal representing completion of processing by said financial institution information processing apparatus is received.

2. An information processing apparatus according to Claim 1, further comprising:

point computing means for computing the number of points of a predetermined customer from among said plurality of customers in accordance with a signal received from an information processing apparatus of said service provider under the control of said first communication controlling means;

a second recording means for recording the points owned by each of said plurality of customers, wherein said second

recording means subtracts, from the currently recorded points of said customer, the points corresponding to an amount of money to be transferred which is not more than the amount of money computed by said payment computing means and which is desired by said customer after the signal representing completion of the processing is received under the control of said second communication controlling means.

3. An information processing apparatus according to Claim 1, further comprising key generating means for generating an encryption key for encrypting and decoding communication data.

4. An information processing apparatus according to Claim 1, further comprising authenticating means for authenticating said other information processing apparatus with which communication is controlled by said first communication controlling means.

5. An information processing apparatus according to Claim 1, wherein said authenticating means authenticates said other information processing apparatus based on a certificate thereof which is received under the control of said first communication controlling means and which is issued from a predetermined certificate authority connected

to said first network.

6. An information processing method for processing
information concerning electronic commerce in which a
customer receiving services offered by a service provider
obtains points in accordance with the amount of money having
been paid to said service provider, said information
processing method comprising:

a first communication controlling step for controlling
data communication with another information processing
apparatus via a first network;

a recording step for recording information on a
plurality of the service providers and information on a
plurality of the customers receiving services from said
plurality of service providers;

a second communication controlling step for controlling
data communication with a financial institution information
processing apparatus via a second network;

a payment computing step for computing an amount of
money redeeming by said customer in accordance with the
number of the points said customer owns; and

a signal generating step for generating a signal that
requests said financial institution information processing
apparatus having an account of said customer to transfer a
predetermined amount of money to the account of said

customer, wherein:

said first communication controlling step controls communication in which a signal corresponding to the amount of money computed in said payment computing step is sent to an information processing apparatus owned by said customer and a signal corresponding to a desired amount of transfer money is received from the information processing apparatus owned by said customer; and

said second communication controlling step controls communication in which the signal generated in said signal generating step is sent to said financial institution information processing apparatus and a signal representing completion of processing in said financial institution information processing apparatus is received.

7.   A point redemption system for redeeming points owned by a customer for money, said point redemption system comprising:

receiving means for receiving a point redemption request for redeeming points owned by said customer for money, said point redemption request including information on the number of points which is desired to be redeemed for money from among the total points owned by said customer;

transferring means for transferring, to an account of said customer, an amount of money corresponding to the

desired number of points in the information included in said point redemption request from among the total points; and

updating means for updating the total points corresponding to said customer by subtracting the desired number of points in the information included in said point redemption request from the total points owned by said customer.

8. A point redemption method for redeeming points owned by a customer for money, said point redemption method comprising:

a receiving step for receiving a point redemption request for redeeming points owned by said customer for money, said point redemption request including information on the number of points which is desired to be redeemed for money from among the total points owned by said customer;

a transferring step for transferring, to an account of said customer, an amount of money corresponding to the desired number of points in the information included in said point redemption request from among the total points; and

an updating step for updating the total points corresponding to said customer by subtracting the desired number of points in the information included in said point redemption request from the total points owned by said customer.